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Date: July 30, 2007

Signed: 
Peter K. Trizyna (Reg. No. 32,601)

PATENT

Paper No.

File: GRAFF-US-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.
Serial No. : 10/580,083 ✓
Filed : 19 November 2004
For : COMPUTER CONTROL OF NON-DEBT FUNDING
SYSTEM FOR HOME FINANCE
Priority Date : 21 November 2003

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

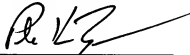
Transmitted herewith for filing in the above-identified patent application are the following:

1. Information Disclosure Statement
2. PTO-1449 Form

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyzna
(Reg. No. 32,601)

Date: July 30, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



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Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, particularly Serial No. 10/719,474, filed November 21, 2003, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials.

It is respectfully requested that his Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /NV/

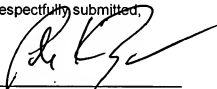
made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: July 30, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Form PTO-1449 (modified)

List of Patents and Publications for Applicant's

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Name | Class | Sub Class | Filing Date if App. |
|-------------|-----------|-----------------|----------------|---------------|-------|-----------|---------------------|
| | A1 | US 2002/0138419 | Sept. 26, 2002 | Melone et al. | 705 | 38 | Mar. 22, 2002 |
| | A2 | US 2003/002955 | Dec. 11, 2003 | Marlowe-Noren | 705 | 38 | Nov. 15, 2002 |
| | A3 | | | | | | |

Foreign Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Country | Class | Sub Class | Translation Yes/No |
|-------------|-----------|-----------------|------|---------|-------|-----------|--------------------|
| | B1 | | | | | | |
| | B2 | | | | | | |

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

| Exam. Init. | Ref. Des. | Citation |
|-------------|-----------|--|
| | C1 | Copies of Web Pages of Projector Center labeled as Projector Center, 2000-2002, projectorcenter.com, http://web.archive.org/web/20021026135235/http://www.projectorcenter.com/lease_end.asp , printed 7/19/05 |

EXAMINER: /Naresh Vig/

DATE CONSIDERED: 05/08/2011

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

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